

TNB Loan \*\*\* 2945  
W. Lyles (FNMA)

**TRUSTEE'S NOTICE OF SALE**

WHEREAS, on February 29, 2008, Windy Lyles, a single woman, executed a Deed of Trust to Williams, McDaniel, Wolfe & Womack, as Trustee for Delta Trust Mortgage Corporation, as Lender, and for Mortgage Electronic Registration Systems, Inc. (MERS), as Beneficiary, which is recorded in the office of the Chancery Clerk of DeSoto County, MS, in Book 2868 Page 116;

WHEREAS, on December 31, 2010, said Deed of Trust was assigned by Mortgage Electronic Registration Systems, Inc. (MERS) to Trustmark National Bank, as recorded in Book 3264 Page 466;

WHEREAS, Deed of Trust was the subject of a Modification to Deed of Trust agreement dated May 3, 2012, executed by Windy Lyles, and recorded in Book 3437 Page 551. The modification agreement corrects and clarifies the legal description used in the Deed of Trust;

WHEREAS, on June 27, 2012, Trustmark National Bank substituted Mark S. Mayfield as Trustee, as recorded in Book 3464 Page 380;

WHEREAS, on July 3, 2012, Trustmark National Bank executed a Joinder and Ratification of Modification of the above referenced Deed of Trust, as recorded in Book 3487 Page 71;

WHEREAS, there being a default in the terms and conditions of the Deed of Trust and the entire debt secured having been declared to be due and payable in accordance with its terms, Trustmark National Bank, the holder of the debt has requested the Trustee to execute the trust and sell said land and property pursuant to its terms in order to raise the sums due, with attorney's and trustee's fees, and expenses of sale;

NOW, THEREFORE, I, Mark S. Mayfield, Trustee for said Deed of Trust, will on October 9, 2012, offer for sale at public outcry, and sell within legal hours (being between the hours of 11:00 A.M., and 4:00 P.M.), at the east main door of the DeSoto County Courthouse, located Hernando, MS, to the highest and best bidder for cash, the following described property situated in DeSoto County, MS, to-wit:

Lot 450, Section C, Eastover Subdivision, located in Section 29, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Page 39, in the Chancery Clerk's office of Desoto County, Mississippi.

LESS AND EXCEPT 0.02 acres, more or less, granted to the Mississippi Transportation Commission by Judgment dated May 11, 1995, in Civil Action No. 8028, in the Special Court of Eminent Domain, Desoto County, MS, recorded at Book 285, Page 313, and described as follows: Begin at the Point of Intersection of the Eastern line of Lot 450 of Section C, Eastover Subdivision, being an Eastern line of Defendants property, with the present Northern right-of-way line of Mississippi Highway No. 302, said Point of Intersection is 55.1 feet North of and 1487.6 feet East of the Southwest corner of Section 29, Township 1 South, Range 6 West; from said Point of Beginning run thence North 89° 42' West along said present Northern right-of-way line, a distance of 89.6 feet to the Western line of Defendants property, being the Western line of Lot No. 450, Section C, Eastover Subdivision; thence North 00° 22' West along said Western property line, a distance of 11.0 feet to the proposed Northern right-of-way line of a proposed highway project being known and designated as Federal Aid Project No. 19-0021-01-018-10, being a segment of Mississippi Highway No. 302; thence North 89° 48' East along said proposed right-of-way line, a distance of 89.7 feet to the said Eastern line of Defendants property; thence South 00° 04' West along said Eastern property line, a distance of 11.8 feet to the Point of Beginning, containing 0.02 acres, more or less, and being situated in and a part of Lot No. 450 of Section C, Eastover Subdivision, in the Southeast 1/4 of the Southwest 1/4 of Section 29, Township 1 South, Range 6 West, City of Olive Branch, Desoto County, Mississippi

I will convey only such title as is vested in me, with no express or implied warranties.

10-9-12



WITNESS my signature this September 18, 2012.

/s/ **MARK S. MAYFIELD**  
MARK S. MAYFIELD, Trustee

Mark S. Mayfield, PLLC, Riverhill Tower Building, 1675 Lakeland Dr., Suite 306, Jackson, MS 39216, Phone 601-948-3590, HYPERLINK "mailto:MayfieldAttys@aol.com" MayfieldAttys@aol.com

**Publish: September 18, 25, October 2, 2012**



Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 3rd day of April, 2006 and acknowledged on the 3rd day of April, 2006, Steven W. Rice and wife Cristin Rice aka Kristen Rice, executed and delivered a certain Deed of Trust unto Jeffrey F. McEvoy, Trustee for First Choice Mortgage Services, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 3005 at Page 689; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to PNMAC Mortgage Opportunity Fund Investors, LLC by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3408 at Page 251; and

WHEREAS, on the 24th day of July, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3481 at Page 322; and

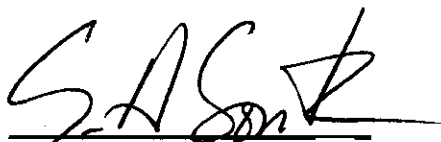
WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 9th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 134, Section D, Magnolia Estates Subdivision located in Section 35, Township 1 South, Range 6 West as shown on plat of record in Plat Book 36, Page 29 in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Grantors herein by warranty deed recorded simultaneously herewith in the Chancery Court of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 14th day of September, 2012.



Sean A. Southern  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

10-9-12

FM/F11-2153

PUBLISH: 9-18-12 / 9-25-12 / 10-2-12



Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 24th day of August, 2004 and acknowledged on the 24th day of August, 2004, Sharon L. White, a single person, executed and delivered a certain Deed of Trust unto Ashley Young, Trustee for National City Mortgage Co, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2060 at Page 0101; and

WHEREAS, on the 1st day of September, 2004, National City Mortgage Co, assigned said Deed of Trust unto U.S. Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2139 at Page 723; and

WHEREAS, on the 4th day of September, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3497 at Page 385;and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 9th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 119, Section "A" Revised Churchwood Estates Subdivision in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 12, Pages 45-46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 13th day of September, 2012.



Sean A. Southern  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

10-9-12

ASH/F12-1387

PUBLISH: 9.18.12/9.25.12/10.2.12



Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 9th day of April, 2008 and acknowledged on the 9th day of April, 2008, Kimberley Elaine Moore aka Kimberley E Moore, a single person, executed and delivered a certain Deed of Trust unto Scott R Valby, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2893 at Page 152; and

WHEREAS, on the 9th day of June, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3175 at Page 791; and

WHEREAS, on the 19th day of July, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3472 at Page 506; and

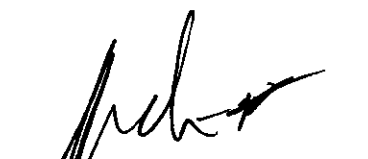
WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 9th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 333, Section K, Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 55, Page 12, in the Register's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said lot.

This being the same property conveyed to Karen Carnell by Warranty Deed filed of record on 8/19/04 Deed Book 480 Page 85 in the aforesaid Chancery Clerk's Office. PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of August, 2012.

  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

10-9-12

/F10-1577

PUBLISH: 9/18/2012, 9/25/2012, 10/2/2012



Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 2nd day of February, 2009 and acknowledged on the 2nd day of February, 2009, Shannon B. Nunn, and Cynthia Nunn, Husband and Wife, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, NA, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2994 at Page 1; and

WHEREAS, on the 14th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3414 at Page 371; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 9th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that certain parcel of land situated in the County of DeSoto and State of Mississippi being known and designated as follows: Lot 123, Section "C" Rosebury S/D, Section 10, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 97, Page 28 in the Chancery Clerk's office of Desoto County, Mississippi to which plat reference is hereby made for a more particularly description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 13th day of July, 2012.



Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

10-9-12

FM/F12-0458

PUBLISH: 9-18-12 / 9-25-12 / 10-2-12



Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 11th day of December, 2003 and acknowledged on the 11th day of December, 2003, Ricky Koczka and Neisha Koczka, executed and delivered a certain Deed of Trust unto William H Glover, Jr, Trustee for Wells Fargo Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1904 at Page 25; and

WHEREAS, on the 26th day of May, 2009, Wells Fargo Bank, NA sbm to Wells Fargo Home Mortgage, Inc., assigned said Deed of Trust unto Bank of America National Association as successor by merger to LaSalle Bank, National Association, as Trustee for Wells Fargo Home Equity Trust 2004-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3036 at Page 786; and

WHEREAS, on the 1st day of June, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3040 at Page 313; and

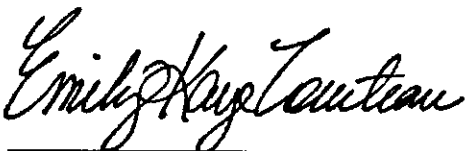
WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 9th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 28, Section A, Benndale Farms Subdivision, located in Section 17, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat appearing in Plat Book 49, Page 49, in the office of the Chancery Clerks of DeSoto County, Mississippi.

This being the same property being conveyed to Ricky Koczka and wife, Neisha Koczka from Chambliss Builders, Inc. by Warranty Deed dated November 15, 1996 recorded November 25, 1996 in Book 309 Page 235 in the Chancery Clerks office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12th day of September, 2012.



Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

10-9-12

FM/F09-1257

PUBLISH: 9-18-12 / 9-25-12 / 10-2-12



Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 10th day of January, 2005 and acknowledged on the 10th day of January, 2005, Amanda D Mills, a married woman and Tim L Mills, her husband, executed and delivered a certain Deed of Trust unto Arnold M. Weiss, Attorney, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2144 at Page 223; and

WHEREAS, on the 5th day of November, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank Of New York Mellon fka The Bank Of New York, as Trustee For The Certificateholders Of The CWABS 2005-1 Trust Fund, Asset-backed Certificates, Series 2005-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3105 at Page 572; and

WHEREAS, on the 15th day of February, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3403 at Page 173; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 9th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 76, Trinity Lakes, Revised, PUD, Phase I, situated in Section 12, Township 2 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 73, Pages 32-34, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Reeves-Williams, LLC, by Warranty Deed, from Trinity Lakes, LLC, dated 9/13/2002, filed in Book 0428, Page 0593 said Register's Office.

Also being the same property conveyed to Jesse R. Harville and wife, Barbara J. Harville, by Warranty Deed, from Reeves-Williams, LLC dated 05/23/2003, filed in Book 0445, Page 0169, said Register's Office.

Being the same property conveyed to Amanda D. Mills, a married person from Jesse R. Harville and Barbara J. Harville, husband and wife being recorded simultaneously herewith.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of September, 2012.

  
Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

10-9-12

FM/F12-0232

PUBLISH: 9-18-12 / 9-25-12 / 10-2-12



Substitute Trustee's Notice of Sale

9/17/12 10:03:30  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 6th day of October, 2006 and acknowledged on the 6th day of October, 2006, Michael Brower aka Michael K. Brower and Angela Brower aka Angela D. Brower, husband and wife, executed and delivered a certain Deed of Trust unto Christopher D. Davies, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2585 at Page 646; and

WHEREAS, on the 16th day of May, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, assigned said Deed of Trust unto US Bank National Association, as Trustee for GSAA Home Equity Trust 2007-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3304 at Page 555; and

WHEREAS, on the 29th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3423 at Page 98; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 9th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 18, Woodland Estates Subdivision, in Section 18, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 56, Pages 37-39, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of September, 2012.



Sean A. Southern  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

10-9-12

FM/F11-0507

PUBLISH: 9-18-12 / 9-25-12 / 10-2-12



**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

9/12/12 12:27:06  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

WHEREAS, on September 8, 2006, Jeffrey A Alberson, a married man and Michella Alberson, a married woman, executed a deed of trust to T. Harris Collier, III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2,569 at Page 782 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Trustmark National Bank by instrument dated May 18, 2012, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,445 at Page 122; and

WHEREAS, the aforesaid, Trustmark National Bank, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated August 7, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,486 at Page 575; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Trustmark National Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 9th day of October, 2012, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

10-9-12



Lot 7, Pap's Place Subdivision, situated in Section 23, Township 3 South, Range 7 West, as shown by plat of record in Plat Book 64, Page 33, Chancery Clerk's office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Less and Except; an ingress/egress easement for Lots 6 and 7 of Pap's Place Subdivision described as follows:

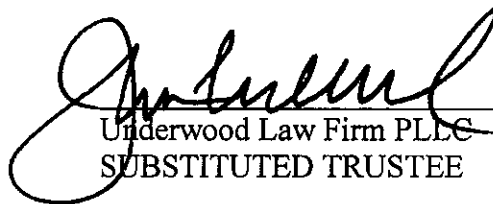
A legal description of the centerline of a 25 foot wide ingress/egress easement across Lots 6 and 7 of Pap's Place Subdivision being located in Section 23, Township 3 South, Range 7 West, DeSoto County, Mississippi and being more particularly described as follows:

Beginning at the Southern common lot Corner between Lots 6 and 7 of Pap's Place Subdivision, said Corner being the Beginning Point of the Easement: Thence North along the West line of Lot 6 and the East line of Lot 7 for a distance of 220.00 feet to the Ending Point of the easement, said easement shall be located 12.5 feet on each side of the above described centerline.

Parcel #: 3076-2301.0-00007.00

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 7th day of September, 2012.



Underwood Law Firm PLLC  
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.  
Managing Member

Control #12050786

PUBLISH: 09/18/2012, 09/25/2012, 10/02/2012



**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

9/12/12 12:26:23  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

WHEREAS, on November 26, 2007, Robert Finnila and Manuela Finnila, husband and wife, executed a deed of trust to Jeanine B. Saylor, Trustee for the benefit of Magna Bank F/K/A 1st Trust Bank for Savings, FSB, which deed of trust is recorded in Deed of Trust Book 2,826 at Page 597 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Leader Financial Services, a division of American National Bank by instrument dated September 26, 2008, and recorded in the Office of the aforesaid Chancery Clerk in Book 2,965 at Page 542; and

WHEREAS, the aforesaid deed of trust was assigned to Sound Community Bank by instrument dated February 25, 2010, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,137 at Page 619 and by Corrective Assignment recorded in Book 3,172 at Page 294; and

WHEREAS, the aforesaid, Sound Community Bank, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated August 13, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,490 at Page 546; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Sound Community Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 9th day of October, 2012, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00

10-9-12



P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 118, Section D, Ranch Meadows Subdivision, situated in Section 25, Township 1 South, Range 9 West, as shown on plat of record in Plat Book 76, Page 6 in the Chancery Clerk's office of DeSoto County, Mississippi.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 10th day of September, 2012.



Underwood Law Firm PLLC  
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.  
Managing Member

Control #10090477

PUBLISH: 09/18/2012, 09/25/2012, 10/02/2012



**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

9/12/12 12:25:32  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

WHEREAS, on March 11, 1998, Robert G. Smith, Jr., a single person, executed a deed of trust to Frank A. Riley, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 978 at Page 701 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated August 31, 2011 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,340 at Page 402; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 9th day of October, 2012, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:


Lot 163, Section "D", Apple Creek North Subdivision, in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 53, Page 26, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

10-9-12



WITNESS MY SIGNATURE, this the 7th day of September, 2012.

  
John C. Underwood, Jr.  
SUBSTITUTED TRUSTEE

Control #11080963

PUBLISH: 09/18/2012, 09/25/2012, 10/02/2012



**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

9/12/12 12:23:36  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

WHEREAS, on January 28, 2008, Chad D Jordan, a single man, executed a deed of trust to Williams, McDaniel, Wolfe, and Womack, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2,852 at Page 314 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Trustmark National Bank by instrument dated June 8, 2012, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,457 at Page 768; and

WHEREAS, the aforesaid, Trustmark National Bank, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated August 9, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,490 at Page 121; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Trustmark National Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 9th day of October, 2012, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

10-9-12

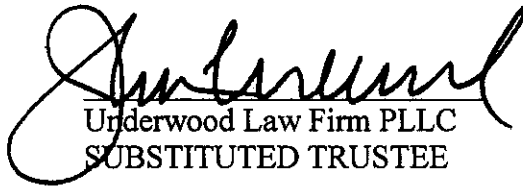
Lot 266, Section D, Edgewater Subdivision, situated in Section 20, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in



Plat Book 79, Page 6, in the Office of the Chancery Clerk of DeSoto County,  
Mississippi.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as  
Substituted Trustee.

WITNESS OUR SIGNATURE, this the 7th day of September, 2012.



Underwood Law Firm PLLC  
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.  
Managing Member

Control #12050871

PUBLISH: 09/18/2012, 09/25/2012, 10/02/2012



**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

9/12/12 12:22:39  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

WHEREAS, on March 30, 2007, Nancy Muncell, a single woman, executed a deed of trust to T. Harris Collier, III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust in Book 2,695 at Page 178 and corrected and re-recorded in Book 2,720 at Page 34 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Trustmark National Bank by instrument dated August 7, 2012, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,490 at Page 125; and

WHEREAS, the aforesaid, Trustmark National Bank, the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated August 7, 2012 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,490 at Page 128; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Trustmark National Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 9th day of October, 2012, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

10-9-12

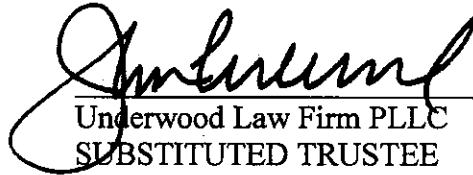


Lot 8, Section B, Parkway Place Townhomes, situated in Section 7, Township 3 South, Range 7 West, City of Hernando, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 33, Pages 49-50, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel ID Number: 3073-0708.0-00008.00

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as Substituted Trustee.

WITNESS OUR SIGNATURE, this the 7th day of September, 2012.



Underwood Law Firm PLLC  
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.  
Managing Member

Control #12071266

PUBLISH: 09/18/2012, 09/25/2012, 10/02/2012



Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 15th day of March, 2007 and acknowledged on the 15th day of March, 2007, James L. McIntyre, a married person, Sherin McIntyre, his wife, executed and delivered a certain Deed of Trust unto T R S T E, Inc., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Wachovia Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2687 at Page 377 and rerecorded in Book 2823 at Page 487; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to U.S. Bank National Association not in its individual capacity, but solely as Legal Title Trustee for LVS Title Trust I by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3494 at Page 239; and

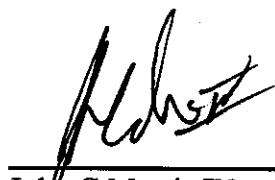
WHEREAS, on the 25th day of July, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3476 at Page 381; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 9th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 141, Section C, Wellington Square East, PUB, situated in Section 27, T1S, R8W, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 100, Page 7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 13th day of September, 2012.

  
\_\_\_\_\_  
John C Morris IV  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020

10-9-12

FM/F12-0581

PUBLISH: 9-18-12 / 9-25-12 / 10-2-12